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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|---|-------------|----------------------|--------------------------|------------------------|
| 09/922,106 | 08/06/2001 | Richard Bissonette | 1330.1005C | 8697 |
| 21171 | 7590 | 06/27/2007 | | |
| STAAS & HALSEY LLP SUITE 700 1201 NEW YORK AVENUE, N.W. WASHINGTON, DC 20005 | | | EXAMINER WEIS, SAMUEL | |
| | | | ART UNIT 3691 | PAPER NUMBER |
| | | | MAIL DATE 06/27/2007 | DELIVERY MODE PAPER |

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

| | | | |
|------------------------------|--------------------------------------|--|--|
| Office Action Summary | Application No. 09/922,106 | Applicant(s) BISSONETTE ET AL. | |
| | Examiner Samuel S. Weis | Art Unit 3691 | |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 06 April 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1,27-31 and 63 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1,27-31 and 63 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. This is in response to the Applicants' amendment filed on April 6, 2007. Claim 1 has been amended and claim 63 has been added. Claims 1, 27-31, and 63 have been examined.

Response to Arguments

2. The Examiner withdraws the rejection dated January 9, 2007. The Examiner acknowledges a typographical error made for the U.S. Pat. No. of the Atkins reference. The error has been corrected for this action.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1, 27-31, and 63 are rejected under 35 U.S.C. 103(a) as being unpatentable over Atkins, U.S. Pat. No. 5,875,437 in view of Park, U.S. Pat. No. 6,058,375.

As to claim 1, Atkins discloses a system for controlling financial transactions (abstract) comprising:
a financial management system providing control and accounting for financial transactions (i.e. through the system described and its combined computer and

communication terminals, clients/customers may ... effect enhanced personal financial analysis, planning, management and record keeping) (See abstract); and, a money transaction card system associated with the financial management system and providing control and accounting for money card transactions within the financial management system (i.e. Every transaction executed on a debit or credit card, through an ATM, a telephone or facsimile based system, a voice recognition system or an automated interactive computer system can be entered in the HOME Account™ mortgage monthly statement. In this way an accurate on-going list of expenses and the type of expenses can be presented to the individual automatically at the end of every month, and a detailed summary can be present at year end for assistance in preparing personal tax returns) (col. 28, lines 37-44).

Atkins does not explicitly disclose a system for controlling financial transactions of an organization.

Park teaches an automatic accounting processor and method for transactions for an organization (i.e. enterprise) (abstract). Therefore it would have been obvious to one skilled in the art at the time of the Applicants' invention to include the aforementioned limitations as disclosed by Park within Atkins for the motivation of utilizing the invention of Atkins in a business or organization entity.

As to claim 27, Atkins discloses the system as recited in claim 1, wherein the money card comprises a purchase card (i.e. debit or credit card) (col. 28, line 37).

As to claim 28, Atkins discloses the system as recited in claim 1, wherein the money card comprises a debit card (debit card) (col. 28, line 37).

As to claim 29, Atkins discloses the system as recited in claim 1, wherein the money card comprises a prepaid card (i.e. SmartCards) (col. 28, line 45).

As to claim 30, Atkins discloses the system as recited in claim 1, wherein the money card comprises a credit card (credit card) (col. 28, line 37).

As to claim 31, Atkins discloses the system as recited in claim 1, wherein the money card comprises comprises one of check, procurement, fleet, corporate, expenses, combination and travel card (i.e. debit or credit or ATM or Smart card) (col. 28, line 37-45).

As to claim 63, Atkins discloses a system, comprising:
an organization financial management system controlling and accounting for organization financial transactions (i.e. through the system described and its combined computer and communication terminals, clients/customers may ... effect enhanced personal financial analysis, planning, management and record keeping) (See abstract, lines 1-10); and
a money card transaction system associated with the organization financial management system and controlling and accounting for money card transactions for the organization with organization financial management system (i.e. Every transaction executed on a debit or credit card, through an ATM, a telephone or facsimile based system, a voice recognition system or an automated interactive computer system can be entered in the HOME Account™ mortgage monthly statement. In this way an accurate on-going list of expenses and the type of expenses can be presented to the individual automatically at the end of every month, and a detailed summary can be

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Conclusion

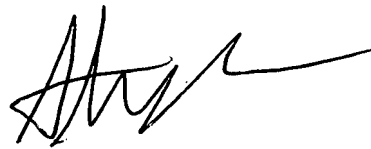
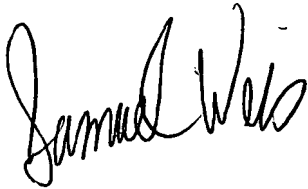
5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Samuel S. Weis whose telephone number is (571) 272-1882. The examiner can normally be reached on 8:30 to 5, Monday - Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Art Unit: 3691

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Samuel Seth Weis


Stefano Karanis